MA 2 2002

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 | of | 2

Complete if Known						
Application Number	10/074,584					
Filing Date	February 12, 2002					
First Named Inventor	LAWRENCE					
Group Art Unit	2165					
Examiner Name	Not yet assigned					
Attorney Docket Number	G08.018					

				U.S. PATENT DOCUMEN	TS		
Examiner Initials*	Cite No.1	U.S. Patent Document Kind Code ² Number (# known)		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
N:1	A	5,177,342		Adams	01-05-1993		
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N)• /	C	6,085,175		Gugel et al.	07-04-2000		
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				FOREIGN	PATENT DOCUMENTS			
Examiner Initials*	Cite No.	Office ³	Foreign Patent Doc.	iment Kind Code ³ (if known)	Name of Petentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant	7⁵
N.1	E		WO 00/75836	A2	Coppola	12-14-2000	Figures Appear	+
N	F		WO 01/55885	A2	Mancini et al.	08-02-2001		$oxed{\Box}$
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Examiner Signature	N.J	ubrama	Date Considered	11/11/03

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Drew line through citation if not in conformance and not considered, include copy of this form with next communication to epplicent.

¹Unique citation designation number. ²See ettached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Stendard ST.3). ⁴For Jepenese patent documents, the indication of the year of the reign of the Emperor must precede the seriel number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to plece a check mark here if English lenguege Trensletion is etteched.



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SUDALIBAT	form 1449A/PTC)		Complete if Known		
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Sheet	2	of	2	Attorney Docket Number	G08.018	

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS							
Examiner Initials* Cite No.' G			Include name of the euthor (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, megazine, journal, serial, symposium, catelog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²			
		Banasiak, Michael "Don't Be Out-Scored by Your Competition", Credit and Financia Management Review, 2 nd Quarter 2000, 8pgs., download from http://www.paynetonline.com/viewpaf.asp on 4/15/2002. ©2000 Predictive Business Systems, Inc.					
			Co-Pending U.S. Patent Application Serial No. 09/812,628, Applicant Lawrence, filed 03/20/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.				
			Co-Pending U.S. Patent Application Serial No. 09/772,427, Applicant Lawrence, filed 01/30/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.				
			Co-Pending U.S. Patent Application Serial No. 09/825,470, Applicant Lawrence, filed 04/02/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.				
			Co-Pending U.S. Patent Application Serial No. 09/919,413, Applicant Lawrence, filed 07/31/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.				
N.	¥/		Co-Pending U.S. Patent Application Serial No. 09/974,212, Applicant Lawrence, filed 10/09/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.				

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Examiner Signature	Watrama	Date Considered	11/11/	0 <u>3</u>	
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